

How to Protect Your Personal Information Following the Equifax Data Breach – **Updated 10/5/17**

While the effects of Equifax's data breach are not yet known, you can take steps now to reduce the vulnerability of your personal information:

- Find out if your personal information was impacted by the data breach:
 - Go to www.equifaxsecurity2017.com and click on the tab labeled "Potential Impact." After reading this page, click on "Check Potential Impact;"
 - Enter your last name and the last 6 digits of your Social Security number;
 - You will then get a message stating whether your report has been impacted.
- Regardless of whether your information has been impacted you can enroll in Equifax's "Trusted ID Premier" credit monitoring program:
 - Before enrolling, carefully read the FAQs that describe the program.
 - The program is free for one year. When you enroll, you will receive an enrollment date. Record the date and return to the site on or after that date to cancel or extend coverage (for a fee). You must enroll by November 21, 2017.
- Immediately check the information contained in your Equifax credit report. If you don't want to enroll in Equifax's program, go to: www.AnnualCreditReport.com. This is the only free, government sanctioned, website – other websites may charge fees or push other services.
- Monitor your credit files throughout the year. Get a free copy of your credit report from the other credit reporting companies (Experian and TransUnion), staggering your requests so that you will get a copy of a report every 4 months.
- For most protection, "freeze" your credit report with each company. Freezing your credit reports prevents anyone from obtaining your credit information without your authorization.
 - Once frozen, you'll need to unfreeze the report to apply for new credit (e.g. for car loans or a mortgage) and refreeze the report once the application has been processed.
 - Equifax's credit monitoring program includes free credit "locking" for one year. The other credit reporting agencies also offer credit locks as part of monitoring programs but charge a yearly fee (or require use of your personal data to be used to deliver "targeted" ads). **Credit locks work the same as credit freezes but a freeze stays in place indefinitely until you choose to unfreeze your report.**
 - **As of October 1, 2017, all three credit reporting companies must allow Maryland residents to freeze their accounts at no charge.** The companies may, however, charge up to \$5 to unfreeze and refreeze reports. To freeze your account with Equifax: go to <https://www.freeze.equifax.com> or call 1-800-685-1111; for Transunion, go to <https://annualcreditreport.transunion.com/fa/securityfreeze/landing>, and for Experian, www.experian.com/freeze.
- Be extra careful about incoming offers and suspicious e-mail links if your personal information was impacted. Never click on suspicious links or provide additional personal information unless you can verify who is asking for it and why it is needed.

For more information on avoiding and addressing Identity Theft, or to obtain this information in an alternate format, contact us at 410-313-6420 or consumer@howardcountymd.gov.